

UNITED STATES BANKRUPTCY COURT
Northern District of California (San Jose)

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 9/9/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Majid Marhamat
18394 Montpere Way
Saratoga, CA 95070-4746

Case Number:
10-59396

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:
xxx-xx-7753

Attorney for Debtor(s) (name and address):

Vi Katerina Tran
Law Offices of Stephen Benda
750 Menlo Ave. #350
Menlo Park, CA 94025
Telephone number: (650)323-6600

Bankruptcy Trustee (name and address):

Mohamed Poonja
P.O. Box 1510
Los Altos, CA 94023-1510
Telephone number: 650-941-3400
Email: mpoonja@sbcglobal.net

Meeting of Creditors

Date: **October 8, 2010**

Time: **12:00 PM**

Location: **U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113**

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors.

Presumption of Abuse under 11 U.S.C. §§ 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 12/7/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

280 South First Street
Room 3035
San Jose, CA 95113
Telephone number: 408-278-7500

For the Court:

Clerk of the Bankruptcy Court:
Gloria L. Franklin

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 9/10/10

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

CERTIFICATE OF NOTICE

District/off: 0971-5
Case: 10-59396

User: kdu
Form ID: B9A

Page 1 of 2
Total Noticed: 30

Date Rcvd: Sep 10, 2010

The following entities were noticed by first class mail on Sep 12, 2010.

db Majid Marhamat, 18394 Montpere Way, Saratoga, CA 95070-4746
aty +Vi Katerina Tran, Law Offices of Stephen Benda, 750 Menlo Ave. #350,
Menlo Park, CA 94025-4759
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Secretary of The Treasury, 15th and Pennsylvania Ave. NW, Washington, DC 20220-0001
smg +State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879,
Sacramento, CA 94279-0001
ust Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
11247175 +Discover Bank, c/o Angela C. Dawson, Esq., 5120 Campus Drive, Newport Beach, CA 92660-2101
11247178 Employment Development Department, Bankruptcy Unit-MIC 92E, PO Box 826880,
Sacramento, CA 94280-0001
11247180 +Fiscal Agent of the Santa Clara County, Library District Joint Powers, 14600 Winchester Blvd.,
Los Gatos, CA 95032-1817
11247187 +Kaiser Foundation Health Plan, Inc., One Kaiser Plaza, Oakland, CA 94612-3610
11247189 +LHR, Inc., 56 Main Street, Hamburg, NY 14075-4905
11247188 +Lawrence Wu & Melea Men, c/o Stephen R. Oliver, Esq., Oliver & Stephenson, 2176 The Alameda,
San Jose, CA 95126-1144
11247191 Nissan Infiniti LT, c/o IFS Customer Service, PO Box 660360, Dallas, TX 75266-0360
11247192 +Nissan Motor Acceptance Corporation, c/o Severson & Werson, PC, One Embarcadero Center,
Ste. 2600, San Francisco, CA 94111-3715
11247193 +Rescomm Holdings No. 2, LLC, c/o Michael S. Polk, Esq., 20750 Ventura Blvd., #100,
Woodland Hills, CA 91364-6207
11247194 +Santa Clara County Tax Collector, 70 West Hedding Street, East Wing, 6th Flor,
San Jose, CA 95110-1705
11247196 +The State Board of Equalization, PO Box 942879, Sacramento, CA 94279-0001
11247197 +Unified CCR Partners, c/o Matthew W. Quail, Esq., 5200 N. Palm Avenue, #401,
Fresno, CA 93704-2227
11247199 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
11247201 +Western Sur. Co., c/o John L. Fallat, Esq., 523 Fourth Street, #210,
San Rafael, CA 94901-3349

The following entities were noticed by electronic transmission on Sep 11, 2010.

tr EDI: QMPOONJA.COM Sep 10 2010 21:48:00 Mohamed Poonja, P.O. Box 1510,
Los Altos, CA 94023-1510
smg EDI: CALTAX.COM Sep 10 2010 21:48:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
11247172 EDI: AMEREXPR.COM Sep 10 2010 21:48:00 American Express Credit Cards, PO Box 360001,
Fort Lauderdale, FL 33336-0001
11247173 +EDI: BANKAMER2.COM Sep 10 2010 21:48:00 Bank of America, 300 Ellinwood Way, Suite 201,
Pleasant Hill, CA 94523-4811
11247174 EDI: BANKAMER.COM Sep 10 2010 21:48:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
11247176 EDI: DISCOVER.COM Sep 10 2010 21:48:00 Discover Fin. Svcs., LLC, PO Box 3023,
New Albany, OH 43054-3023
11247179 +E-mail/Text: BKNOTICES@EAFLLC.COM Equable Ascent Financial,
1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970
11247181 EDI: CALTAX.COM Sep 10 2010 21:48:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952,
Sacramento, CA 95812-2952
11247186 EDI: IRS.COM Sep 10 2010 21:48:00 Internal Revenue Service, Centralized Insolvency,
PO Box 21226, Philadelphia, PA 19114
11247190 +EDI: MID8.COM Sep 10 2010 21:48:00 Midland Credit Mgmt., 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11247177* Discover Fin. Svcs., LLC, PO Box 3023, New Albany, OH 43054-3023
11247182* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247183* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247184* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247195* +Santa Clara County Tax Collector, 70 West Hedding Street, East Wing, 6th Flor,
San Jose, CA 95110-1705
11247198* +Unified CCR Partners, c/o Matthew W. Quail, Esq., 5200 N. Palm Avenue, #401,
Fresno, CA 93704-2227
11247200* +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
11247185 ##+GreenPoint Mortgage Funding, 100 Wodd Hollow Drive, Novato, CA 94945-1424

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0971-5
Case: 10-59396

User: kdu
Form ID: B9A

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Total Noticed: 30

Date Rcvd: Sep 10, 2010

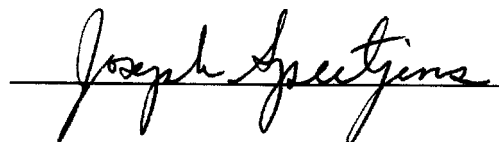
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.